

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

DARNELL M HOWELL
MELISSA HOWELL
Debtor(s)

Case No. 15-22761JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/31/2015.
- 2) The plan was confirmed on 11/19/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 02/22/2016, 12/11/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/24/2020.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$23,206.00.
- 10) Amount of unsecured claims discharged without payment: \$30,902.51.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$52,350.00
Less amount refunded to debtor	\$774.41

NET RECEIPTS: **\$51,575.59**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,000.00
Court Costs	\$310.00
Trustee Expenses & Compensation	\$2,355.08
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,665.08**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAS DEBT RECOVERY INC/AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA** (LMP)	Unsecured	6,092.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	2,982.00	1,014.93	1,014.93	28.37	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	NA	812.35	812.35	22.71	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	0.00	10,556.00	10,556.00	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	1,136.14	634.64	634.64	425.26
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	1,418.21	291.24	291.24	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	1,688.08	1,688.08	47.18	0.00
ECMC(*)	Unsecured	NA	4,592.33	4,592.33	128.36	0.00
HSBC BANK++	Unsecured	717.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	6,180.00	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC - EC	Unsecured	NA	1,160.45	1,160.45	32.43	0.00
PNC BANK NA	Unsecured	1,749.00	NA	NA	0.00	0.00
PRA AG FUNDING LLC	Unsecured	861.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	NA	208.21	208.21	5.82	0.00
TEXAS GUARANTEED STUDENT LOA	Unsecured	7,642.00	12,304.18	12,304.18	343.90	0.00
US BANK NA TRUSTEE FOR PHFA**	Secured	0.00	5,352.05	5,352.05	5,352.05	0.00
US BANK NA TRUSTEE FOR PHFA**	Secured	52,324.00	55,765.79	0.00	34,861.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	62,166.52	62,166.52	1,737.55	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$34,861.00	\$0.00
Mortgage Arrearage	\$5,352.05	\$5,352.05	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$925.88	\$925.88	\$425.26
TOTAL SECURED:	\$6,277.93	\$41,138.93	\$425.26
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$94,503.05	\$2,346.32	\$0.00

Disbursements:	
Expenses of Administration	<u>\$7,665.08</u>
Disbursements to Creditors	<u>\$43,910.51</u>
TOTAL DISBURSEMENTS :	<u>\$51,575.59</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/01/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.